

APPENDIX Q

SPENARD FARMERS MARKET

**FOOD ASSISTANCE
VENDOR HANDBOOK 2011**



BROUGHT TO YOU BY:
LEADERSHIP ANCHORAGE YEAR 14

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PREFACE

This handbook was originally created for the Spenard Farmers Market (SFM) in Anchorage by Leadership Anchorage volunteers to simplify and define the food assistance programs that are supported and operated by the State of Alaska.

Organizers of the Spenard Farmers Market knew it was important to expand the emerging farmers markets and make available to residents throughout the Anchorage area, as much Alaska grown foods as possible. The next step in the growth of the Spenard Farmers Market was to offer these locally grown foods to Alaskans utilizing food assistance benefits.

Since the Spenard Farmers Market is the most affordable market for start-up farmers and the most easily accessible by public transportation, it was decided that volunteer time would be dedicated to making it Anchorage's 'food assistance friendly' market.

Thank you for your interest in accepting one or more forms of food assistance. You are participating in a nation-wide movement by making healthy food available for all.

If you have questions or comments, contact the Spenard Farmers Market at:

P.O. Box 90086
Anchorage, AK 99509
907-563-6273 voice
562-5988 fax
Email: spenardfarmersmarket@gmail.com
<http://www.spenardfarmersmarket.org/>



Connect on Facebook: Spenard Farmers Market



I. INTRODUCTION

This manual provides comprehensive descriptions and how Alaska's food assistance programs are operated.

In Alaska, there are four types of State operated food assistance programs:

1. **Supplemental Nutrition Assistance Program (SNAP).** This program is also referred to as the "Quest" card in Alaska and formerly the Food Stamp Program. This is referenced as SNAP or Quest throughout this manual.
2. **Women, Infants & Children (WIC) Farmers' Market Nutrition Program (FMNP).** This is referenced as WIC FMNP throughout this manual.
3. **WIC Fruit & Vegetable Voucher (FVV) Program.** This is referenced as WIC FVV throughout this manual.
4. **Senior Farmers Market Nutrition Program (SFMNP).** This is referenced as SFMNP throughout this manual.

In 2011, the Spenard Farmers Market and Homer Farmers Market were chosen to implement a pilot project to make the SNAP program, using a wireless debit card machine and token system, available to residents in Anchorage and surrounding communities. As a Spenard Farmers Market vendor, you are participating in a market that recognizes, accepts and encourages acceptance of these four common types of food assistance.

Thank you for participating in this pilot program. Your feedback, comments, and questions about this pilot will contribute to its success and our ability to help farmers in the region expand the system.

We welcome you to our market!

THANK YOU!

II. WHAT IS SNAP?

A. ADMINISTRATION OF PROGRAM

In Alaska, SNAP is redeemed through the use of a debit card known as a “Quest card”. In order for farmers to accept SNAP, a wireless debit card machine is required. The Alaska Department of Health & Social Services is providing a wireless point of sale (POS) terminal and the funding to hire an intern to facilitate its use.

Quest card holders simply swipe their card at the Info Booth in exchange for wooden tokens whereby farmers accept the wooden tokens for a range of local, edible, healthy foods. Vendors redeem their tokens with SFM for payment. Individual farmers are not required to become licensed or seek any form of certification to accept the tokens.

B. HOW TO GET STARTED

In order to be an eligible vendor at the Spenard Farmers Market, you need to complete the following steps:

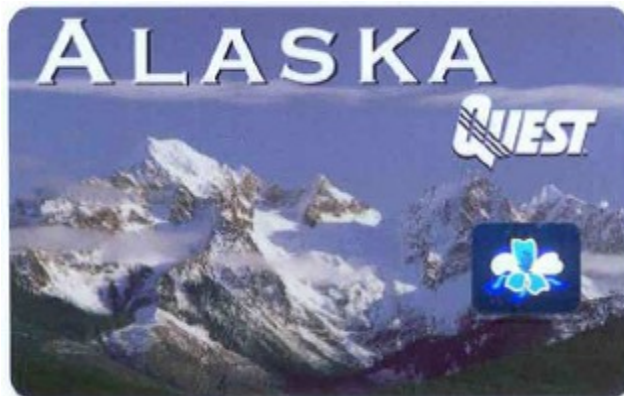
1. Complete a Vendor Application for the Spenard Farmers Market. Download it from www.spenardfarmersmarket.org and fax or email your application for processing. Dates of market operation are May 21-October 1, 2011 (20 Saturdays during the 2011 season).
2. Complete a Food Stamp/Quest Application available on the Spenard Farmers Market website for download. You can also complete it at the Quest card Information Booth.

C. HOW IT WORKS

The daily procedures of accepting SNAP are as follows:

1. A customer goes to the Quest Card Information Booth and tells Market staff how much they want to spend. They will receive wooden tokens for the amount requested.
2. Treat the tokens like cash but DO NOT give change.
3. At the end of the day, go to the Info Booth with your tokens for redemption instructions.
4. Don't forget to explain to all of your employees how wooden tokens work.
5. When pricing your food/produce, it may be useful to keep in mind that tokens will come in increments of \$1, \$5, and \$10.

D. WHAT DOES A SNAP/QUEST CARD LOOK LIKE?



E. WHY IS ACCEPTING SNAP BENEFICIAL TO YOUR BUSINESS?

It's win-win! Traditionally, customers with SNAP Quest cards could only redeem their stamps at grocery stores. Spenard Farmers Market invested in an electronic card reader that allows the customers to spend tokens at our market. This is a brand new customer base! If they are happy, they could return numerous times, so it's great for farmers and great for Alaska's economy.

III. PARTICIPATING WITH OTHER FOOD ASSISTANCE PROGRAMS

In order to participate in the Alaska WIC Program, farmer vendors must be authorized by the State. The approved fruits, vegetables and fresh cut herbs sold by the farmer must be Alaska grown. **To participate**, an interested farmer must complete an application to the Division of Public Assistance - WIC program (see below). Participation in one of the teleconferences (May 27, 10am or May 31, 2pm) is highly encouraged. Applications for 2011 are **due June 1**, the same date that vouchers/coupons may be accepted. Upon authorization, the farmer will be sent a start-up packet and manual. Agreements are only good for one year and farmers must complete the application process each year they choose to participate.

For more information about the application process for the other food assistance programs described below, contact:

State of Alaska Department of Health and Social Services, Division of Public Assistance
Family Nutrition Programs
130 Seward Street, Room 508
Juneau, AK 99801
(907) 465-3100
wic@alaska.gov
<http://www.hss.state.ak.us/dpa/programs/nutri/>

Note: Spenard Farmers Market only registers our vendors with the SNAP Program, but we would like to know whether you are participating in other food assistance programs!

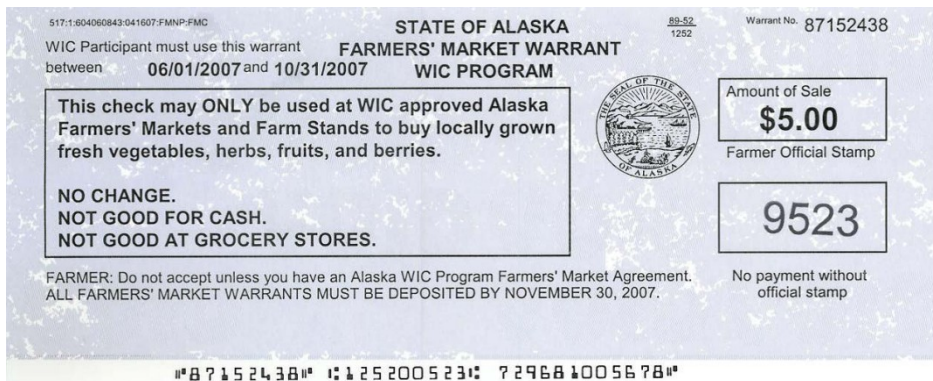
IV. WHAT IS WIC FMNP?

WIC Farmers Market Nutrition Program (FMNP): The major purpose of the WIC FMNP is to provide a combination of nutrition education, nutritious foods and healthcare oversight to



participants. The WIC FMNP offers farmers the opportunity to help those in their community who are nutritionally at risk, while increasing direct marketing opportunities for local farmers and increase their incomes.

A. WHAT DOES A WIC FMNP COUPON LOOK LIKE?



B. COUPON VALUES

WIC FMNP coupons come in increments of \$5 only.

C. ELIGIBLE AND NON-ELIGIBLE FOODS

Food goods that may be purchased with the WIC FMNP include: fresh, nutritious, unprepared Alaska grown fruits, vegetables and herbs. White potatoes and edible blossoms and fresh cut herbs are included.

Food goods that are NOT eligible for purchase include: baked goods, meats, flowers, dried fruits & vegetables, ornamental corn, gourds, seafood, eggs, dairy products, nuts, and processed foods (such as jams, jellies, honey, maple syrup, candies, juices or cider).

V. WHAT IS WIC FVV?

WIC Fruits & Vegetables Voucher (FVV) Program: A Federal program that provides supplemental food, health care referrals, and nutrition education at no cost to low-income



pregnant and postpartum women, and to infants and children up to 5 years old who are at nutritional risk. WIC participants are issued Fruit and Vegetable Vouchers to purchase fresh, frozen and canned fruits and vegetables.

A. WHAT DOES A WIC FVV COUPON LOOK LIKE?

B. COUPON VALUES

WIC FVV coupons come in increments of \$6, \$10 and \$15.

C. ELIGIBLE AND NON-ELIGIBLE FOODS

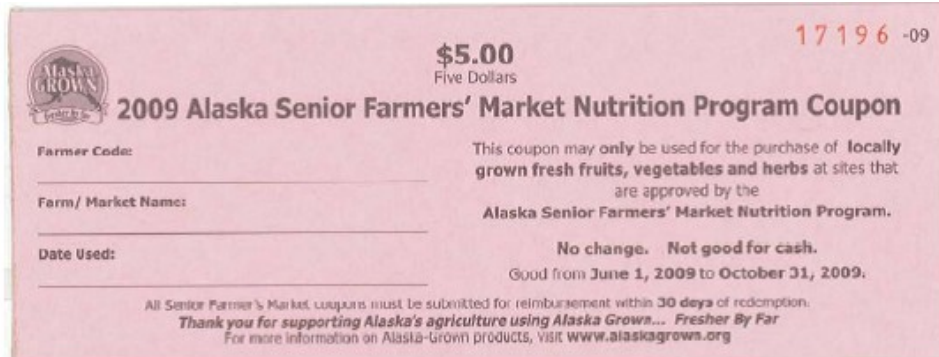
Food goods that may be purchased with the WIC FVV include: whole or cut fruit without added sugars; whole or cut vegetables without added sugars, fats or oils. Orange yams and sweet potatoes are allowed.

Food goods NOT eligible for purchase include: baked goods, meats, vegetable grain, fruit & nut mixtures, canned or dried mature legumes, ornamental corn, gourds, seafood, eggs, dairy products, nuts, and processed foods (such as jams, jellies, honey, maple syrup, candies, juices or cider). White potatoes and edible blossoms and fresh cut herbs, herbs or spices, fruit leathers or fruit roll-ups are also NOT allowed.

VI. WHAT IS SFMNP?

Senior Farmers Market Nutrition Program (SFMNP): The major purpose of the WIC FMNP is to provide a combination of nutrition education, nutritious foods and healthcare oversight to eligible seniors (age 60 and over).

A. WHAT DOES A COUPON LOOK LIKE?



B. COUPON VALUES

SFMNP coupons only come in increments of \$5.

C. ELIGIBLE AND NON-ELIGIBLE FOODS

Food goods that may be purchased with the WIC FMNP include: fresh, nutritious, unprepared Alaska grown fruits, vegetables and herbs. White potatoes and edible blossoms and fresh cut herbs are included.

Food goods NOT eligible for purchase include: baked goods, meats, flowers, dried fruits & vegetables, ornamental corn, gourds, seafood, eggs, dairy products, nuts, and processed foods (such as jams, jellies, honey, maple syrup, candies, juices or cider).

VI. IMPORTANT INFORMATION FOR ALL COUPONS

1. Always note the value of the coupon.
2. Note the valid dates for use.
3. Note vendor reimbursable dates on the coupon.
4. DO NOT GIVE CHANGE.
5. Participant may pay difference between purchase price and value of coupon.
6. How to correct coupon errors:
 - a. Draw a single line through incorrect amount or date to ensure error is still readable.
 - b. Clearly write the correct amount NEXT to it in ink.
 - c. The Farmer Vendor must initial the correction written next to corrected amount on warrant.

APPENDIX A: GLOSSARY OF TERMS

ABBREVIATIONS USED IN THIS HANDBOOK

Coupon: A coupon, food instrument (FI), warrant, voucher or other negotiable financial instrument by which benefits under WIC FMNP and SFMNP are transferred to recipients.

Electronic Benefit Transfer System (EBT): An electronic payments system maintained and managed by State or its contractor that uses electronic funds transfer and POS technology for the delivery and control of food and public assistance benefits.

Eligible foods (WIC FMNP and SFMNP): Locally grown, WIC approved fruits, berries, vegetables and herbs for human consumption. Eligible foods may not be processed or prepared beyond their natural state except for usual harvesting and cleaning processes.

Eligible foods (WIC FVV): Any combination of WIC approved fresh fruits and vegetables. They do not have to be grown in Alaska. Includes whole or cut varieties and may NOT have any added sugars, fats or oils.

Farmer: An individual authorized by the State Agency to sell eligible fruits and vegetables to participants at farmers markets or farm stand.

Farmers' Market: An association of local farmers who assemble at a defined location and scheduled time for the purpose of selling their produce directly to consumers.

Farmstand: A location at which a single, individual farmer sells his/her produce directly to the consumer. This is in contrast to a group or association of farmers selling their produce at a farmers market.

Food and Nutrition Service (FNS): A USDA agency that administers 15 of the Nation's food assistance programs, including SNAP, WIC, and the School Breakfast and Lunch Programs. FNS provides children and low-income people access to food, a healthful diet, and nutrition education.

FNS SNAP retailer: Any merchant that has been approved by FNS to accept SNAP as payment for eligible food items. Authorized SNAP retailers include: retail grocery stores, food chains, farmers markets, roadside vendors, delivery services, and cooperatives.

FVV: Fruit and Vegetable Voucher

Locally Grown: Produce that is grown only within the State of Alaska.

Quest: The Food Stamp program in Alaska provides food benefits to low-income households. Also known as **SNAP** (Supplemental Nutrition Assistance Program) in many parts of the country. Benefits (money) are on the **Quest card** and can be used to purchase eligible food at participating farmers markets. For more information about the Alaska Quest Program, see <http://hss.state.ak.us/dpa/programs/fstamps/>

SFMNP: Senior Farmers' Market Nutrition Program

SNAP: Supplemental Nutrition Assistance Program, formerly Food Stamp program.

State SNAP agency: The State entity that administers SNAP at the local level - AK DHSS.

Senior Citizen Participant: Eligible low-income seniors age 60 and over.

WIC: Special Supplemental Nutrition Assistance Program for Women, Infants, and Children.

WIC FMNP: Farmer's Market Nutrition Program administered by WIC.

WIC FVV: WIC participants are issued Fruit and Vegetable Vouchers to purchase fresh, frozen and canned fruits and vegetables at grocery stores. For the first time this year (2011), FVVs can be used at farmers markets. A check with a specific dollar value (for ex: \$6, \$10, \$15) which can be used only to obtain authorized fruits and vegetables.

WIC Participants: Pregnant women, breastfeeding women, postpartum women, infants and children who are receiving supplemental foods.

Third Party Processor (TPP): Any transaction processing provider that manages and maintains commercial POS terminals, routes EBT and commercial credit/debit transactions, and settles transaction amounts to retailer bank accounts for a fee.

Wired POS terminal: POS terminals that require electricity and phone line to operate; they are stationary.

OTHER TERMS APPLICABLE TO FOOD ASSISTANCE

Alaska Department of Health and Social Service (AKDHSS): State agency to license merchants to accept public health benefits of FMNP, SFMNP, and WIC. Alaska Department of Health and Social Services

Agricultural Marketing Service (AMS): The USDA agency, that among other things, supports farmers markets with grants, research, and education.

Alaska Temporary Assistance Program (ATAP): *see* TANF

Bonus incentive program: A program that provides matching ‘bonus dollars’ for purchases made at farmers markets with SNAP or WIC benefits.

Commercial POS terminal: A point-of-sale (POS) terminal that can process bank-issued credit and debit cards as well as SNAP cards.

Compliance buy: A covert, on-site investigation in which a representative of the WIC Program, FMNP and/or SFMNP poses as a participant, parent or caretakers of an infant or child participant (or proxy), transacts one or more food instruments (FIs) or FVVs and does not reveal during the visit, that he/she is an official representative.

EBT-only machines: POS terminals deployed by the State EBT contractor to eligible FNS SNAP retailers for redeeming, free of charge, SNAP and other EBT benefits. These are wired, not wireless, terminals that do not accept bank-issued debit or credit cards. To be eligible, retailers must expect to have an average of at least \$100 in SNAP business per month.

Employee Fraud and Abuse: The intentional conducts of a State, local agency or clinic employee which violates WIC, FMNP or SFMNP regulations, policies or procedures. Including but not limited to, misappropriating or altering FIs or FVVs, entering false or misleading information in case records, or creating case records for fictitious participants.

Farmers Market Promotion Program (FMPP): An AMS grant program that awards funds for the development or sustainability of farmers markets. By law, at least 10 percent of the funds must be directed towards SNAP EBT projects.

Fatal error: Cannot be fixed and the vendor will not be compensated for the submitted voucher. Called “Errors That Prevent Payment” in this Manual.

Local Agency: Any nonprofit entity or local government agency that issues FMNP/SFMNP coupons and FVVs, and provides nutrition education and/or information on operational aspects of the FMNP, SFMNP and FVVs to participants.

Manual voucher: A paper document signed by the EBT holder to redeem benefits through telephone verification when the EBT system is down. It can also be used by retailers who do not have a POS terminal.

Participant violation: Any intentional action of participant, parent, or caretaker of infant or child participant, or proxy that violates Federal or State statutes, regulations, policies or procedures governing the WIC Program, FMNP or SFMNP.

Personal Identification Number (PIN): A four-digit numeric code selected or assigned to a household and used to verify the identity of an EBT cardholder when performing an EBT transaction.

PIN: Personal Identification Number

Participant violation: Any intentional action of participant, parent, or caretaker of infant or child participant, or proxy that violates Federal or State statutes, regulations, policies or procedures governing the WIC Program, FMNP or SFMNP.

Proxy: Any person designated by a woman participant or by a parent/caretaker of an infant or child participant to obtain and transact FIs or FVVs or to obtain supplemental foods on behalf of the participant.

Scrip: A certificate that can be exchanged for goods at the farmers market that issued it. Scrip can be paper vouchers, tokens, or receipts.

Scrip project: A system for redeeming SNAP benefits by having a by 1) having a farmers market sponsor obtain an FNS SNAP license 2) which allows market vendors to accept SNAP benefits using a POS terminal to issue scrip.

State EBT contractor: An entity that is selected through a competitive process to perform EBT-related services for the State SNAP agency.

Temporary Assistance for Needy Families (TANF): Provides cash assistance and work services to low-income families with children to help them with basic needs while they work toward becoming self-sufficient. Benefits are on the Quest card and can be used to purchase food and non-food items at participating farmers markets.

USDA: United States Department of Agriculture

APPENDIX B: ALASKA FOOD ASSISTANCE OPERATING AGENCIES

Alaska Department of Health and Social Service (AK DHSS): State agency that licenses farmers/merchants to accept public health benefits of FMNP, SFMNP, and WIC.

Alaska Temporary Assistance Program (ATAP): Also known as TANF (Temporary Assistance for Needy Families). TANF provides cash assistance and work services to low-income families with children to help them with basic needs while they work toward becoming self-sufficient. Benefits are on the Quest card and can be used to purchase food and non-food items at participating farmers markets. For more information about the Alaska ATAP/TANF including a link to download an application:

Anchorage Public Assistance District Office
400 Gambell Street
Anchorage, AK 99501
(907) 269-6599
<http://hss.state.ak.us/dpa/programs/atap/>

APPENDIX C: WIC FMNP AND WIC FVV CORRECTABLE ISSUES & ERRORS THAT PREVENT PAYMENT

CORRECTABLE ISSUES

Correctable issues allow the vendor to correct and re-submit vouchers for payment.

ERROR	DESCRIPTION	CONSEQUENCE TO VENDOR
Missing Authorized Vendor Stamp	WIC FMNP coupon/WIC FVV is missing vendor stamp	Errors corrected and WICFMNP coupons/WICFVVs re-deposited with Key Bank
Illegible Vendor Stamp/Number	Vendor Stamp/Number cannot be read/is illegible	
Invalid Vendor Stamp/Number	Vendor Stamp/Number is not authorized by the State of Alaska	
MICR Discrepancy	The amount encoded (Magnetic Ink Characters read) by the depositing bank does not agree with the amount in the actual amount of sale box. Depositing bank should re-qualify the encoded amount with the correct amount and re-deposit the item	
WIC FVV Altered Purchase Price	Actual Amount of sale has been altered or changed on the WIC FVV	

ERRORS THAT PREVENT PAYMENT

Errors preventing payment cannot be fixed and the vendor will not be compensated for the submitted voucher.

ERROR	DESCRIPTION	CONSEQUENCE TO VENDOR
Altered Vendor Stamp	Vendor Stamp/Number has been altered	WIC FMNP coupons/WIC FVVs cannot be re-deposited at Key Bank
WIC FVV Missing Signature	Signature of WIC participant is missing from the WIC FVV	
Other Alterations	Alterations to other elements of the WIC FMNP coupon/WIC FVV	
Stale Date/Expired Date	WIC FMNP coupon/WIC FVV was deposited after the date specified on the WIC FMNP coupon/WIC FVV	
Altered Purchase Price on WIC FMNP Coupon	Actual amount of sale has been altered or changed on the WIC FMNP coupon	
WIC FVV Missing Purchase Price	Actual amount of sale was not recorded in the designated box on the WIC FVV	
Altered Signature on WIC FVV	Signature of WIC participant has been altered or changed on the WIC FVV	
Altered Date	Valid dates have been altered or changed on the WIC FMNP coupon or WIC FVV	
Transaction Date Not Valid	Transaction date is not between valid dates or is missing on the WIC FMNP coupon/WIC FVV	
Future Date	Date deposited by vendor is prior to the valid first date of the WIC FMNP coupon/WIC FVV	
Void	WIC FMNP coupon/WIC FVV should not have been issued to the participant	

APPENDIX D: CONTACT INFORMATION FOR OPERATING AGENCIES

SUPPLEMENTAL NUTRITION ASSISTANCE PROGRAM (SNAP)

1-800-221-5689 Toll Free
Email: SNAPHQ-WEB@fns.usda.gov
Website: <http://www.fns.usda.gov/snap/>
Connect on Facebook: USDA



FARMERS' MARKET NUTRITION PROGRAM (WIC FMNP) WIC FRUITS AND VEGETABLE VOUCHERS PROGRAM (WIC FVV) SENIOR FARMERS' MARKET NUTRITION PROGRAM (SFMNP)

State of Alaska
Department of Health and Social Services, Division of Public Assistance
Farmers' Market Nutrition Program
130 Seward Street, Room 508
Juneau, AK 99801
907- 465-3100 voice
907-465-3416 Fax
Email: wic@alaska.gov
Website: <http://www.hss.state.ak.us/>
Connect on Facebook: Alaska Department of Health and Social Services

APPENDIX E: SNAPSHOT COMPARISON

(Farmers - Feel free to laminate this to keep at your produce stand)

WIC Farmers Market Nutrition Program (FMNP)	Senior Farmers Market Nutrition Program (SFMNP)	WIC Fruit and Vegetable Voucher (FVV)
ELIGIBLE AND NON-ELIGIBLE FOODS		
Fresh, nutritious, unprepared <i>Alaskan grown fruits, vegetables and herbs</i>		Whole or cut fruit or vegetables, no added sugars, fats, or oils
Edible blossoms and fresh cut herbs		Edible blossoms, herbs or spices, fruit leathers or fruit roll-ups not allowed
<p>Not eligible:</p> <p>baked goods, meats, flowers, dried fruits & vegetables, ornamental corn, gourds, seafood, eggs, dairy products, nuts, processed foods (jams, jellies, honey, maple syrup, candies, juices or cider)</p>		<p>Not eligible:</p> <p>white potatoes, baked goods, meats, vegetable-grain or fruit-nut mixtures, dried fruits and vegetables, canned or dried mature legumes, ornamental corn, gourds, seafood, eggs, dairy products, nuts, processed foods (jams, jellies, honey, maple syrup, candies, juices or cider)</p>
COUPON AND VOUCHER FACTS		
<p><i>Coupon values:</i></p> <p>\$5 increments - \$25 for the entire season</p>		<p><i>Coupon values:</i></p> <p>\$6, \$10, \$15 increments</p>
Coupons accepted from June 1st - October 31 st		Vouchers accepted during time period printed on the face of the FVV from June 1st - October 31 st

WIC FMNP	SFMNP	WIC FVV
COUPON/VOUCHER ADMINISTRATION REQUIREMENTS		
Farmer not required to check ID		Farmer must check ID
Farmer not required to write in the purchase price on the coupon		Farmer required to write purchase price before individual signs it
Signature not required		Signature required in the presence of the cashier
Farmer must stamp unique farmer number on front of coupon before redeeming it		
No substitutions, cash, credit, refunds or exchanges to participant. DO NOT GIVE CASH BACK		
Participant allowed to pay the difference when purchase exceeds coupon value		
Participant allowed to combine multiple coupons/FVVs in a single transaction		
COUPON/VOUCHER REDEMPTION		
Can only redeem coupons at authorized farmers' markets, farm stands and/or farmers		Can redeem vouchers at WIC authorized vendors, including grocery stores, farmers' markets, farm stands and farmers
Farmer must deposit FMNP coupons at their bank	Farmer must send SFMNP coupons to the appropriate payment agency for processing	Farmer must deposit FVVs at their bank
FMNP coupons must be deposited in farmer's bank by November 30th	SFMNP coupons must be received by the assigned payment agency by November 30th	Vouchers must be deposited within 60 days of the first valid date printed on the FVV
MONITORING OF PROGRAMS		
Authorized farmers are required to display a sign stating they are authorized to accept coupons		WIC authorized vendors required to post signage showing authorization to accept vouchers

APPENDIX F: SOURCES

ALASKA FARMERS' MARKET NUTRITION PROGRAM (FMNP), SENIOR FARMERS' MARKET NUTRITION PROGRAM (SFMNP), AND WIC PROGRAM TRAINING MANUAL, State of Alaska Dept. of Health and Social Services Farmers' Market Nutrition Program (2011).

SUPPLEMENTAL NUTRITION ASSISTANCE PROGRAM (SNAP) AT FARMERS MARKETS: A HOW-TO HANDBOOK, USDA Agricultural Marketing Service, USDA Food and Nutrition Service, Project for Public Spaces, Inc. (2011).